

Loan Fees and Charges

	Establishment Fee	Annual Fee	Monthly Loan Administration Fee	
Home and investment loans – Special Offer ¹ , First Home Buyer ²				
Basic	\$0	\$0	\$0	
Premium	\$0	\$380	\$0	
Fixed	\$0	\$0	\$0	
Eco	\$0	\$0	\$0	
Home, investment and business loans ³				
Basic	\$300	\$0	\$8	
Premium	\$0	\$380	\$0	
Fixed	\$300	\$0	\$8	
Eco	\$0	\$0	\$0	
Equity Extra Overdraft	\$300	\$0	\$10	
Business Loan	\$800	\$0	\$8	
Business Overdraft	\$800	\$0	\$8	
Home, investment and business loans - other fees ⁴				
Valuation - Residential ⁵	\$300			
Valuation - Construction (payable in addition to valuation – residentia	\$800			
Valuation - Non-Residential (Includes commercial, rural & rural lifest	at cost			
Loan Increase				
Legal fee - Residential (includes legal service work such as mortgage preparation) ⁵				
Legal fee - Non-Residential				
Guarantee Establishment (payable in addition to any establishment or loan increase costs)				
Redraw - Assisted				
Redraw - Electronic	\$0			
Contract Variation & Consent	\$300			
Fixed Rate Break Costs (the costs amounts to a reasonable estimate	calculated			
Mortgage Discharge Fee (payable in addition to any out-of-pocket ex	\$250			

^{1.} Special Offer available for minimum new loan amount \$150,000, principal and interest repayments only, Loan to Valuation Ratio (LVR) limits apply. Eligibility for new lending for customers seeking both fixed and variable rates will be based on the combined loan amount.

- $2. \, {\sf Fees \, applicable \, to \, eligible \, first \, home \, buyers \, for \, the \, purchase \, of \, an \, eligible \, first \, home.}$
- 3. Fees applicable to new loans that do not meet Special Offer criteria.
- ${\it 4.}\, Applicable\, to\, loan\, applications\, taken\, from\, {\it 21}\, August\, {\it 2025}.$
- $5.\,Waived\,for\,Premium\,Home\,Loan.$

If you already have a loan contract with us, this document must be read together with the Schedule to your loan contract (which details the fees and charges applying to your loan when advanced) and any variation notice we have given you.

These fees are effective as at 21 August 2025. Information is subject to change. Conditions, eligibility and credit criteria applies. Refer to the Transaction Limits for further information





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Personal loans and overdrafts				
General Purpose		\$175	\$0	\$5
Equity Plus		\$175	\$0	\$5
Car		\$175	\$0	\$5
Eco		\$130	\$0	\$0
Everyday Overdraft		\$175	\$0	\$8
Personal loans and overdrafts - other fees				
Guarantee Establishment				\$175
Contract Variation				\$175
Redraw				\$25
Credit cards				
Rewards		\$0	\$79	\$0
Low Rate		\$0	\$49	\$0
Credit cards - other fees				
Cash Advance				\$3.50
Arrears fees				
First Reminder Letter				\$0
Subsequent Reminder Letter				\$20
Reminder Call				\$5
Default Notice				\$50

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